

Case Study: Managed File Transfer

Commercial bank reduces risk with a secure, automated, managed file transfer solution that links internal systems with 400+ branches and 500+ trading partners.

A team from Leveraging Technology architected, implemented and managed the new processing environment which realized:



Faster, more efficient process and higher service levels for the bank's 500+ trading partners.



Reduced statement printing costs as a result of data transformation capabilities.

25–50%

Lower file administration costs across the bank's 400+ branches.

The Situation

File transfers are the means of connecting business processes across applications, business units, locations, customer-facing processes and external systems at trading partners. A regional commercial bank was relying on an ad hoc set of processes. Several people and systems were using multiple different protocols to transfer ACH payments, credit information and marketing files and exchanges with service providers. Processing was cumbersome. Most credit services, for example, came in through the data center and required manual steps to go out to get files and manage the downloads. The environment lacked any formal controls, security measures or visibility. The bank required a solution that substantially reduced risk exposure.

The Solution

Leveraging Technology developed a solution that would reliably and securely govern and manage all critical information flows across the bank -- internally and with their external business partners.

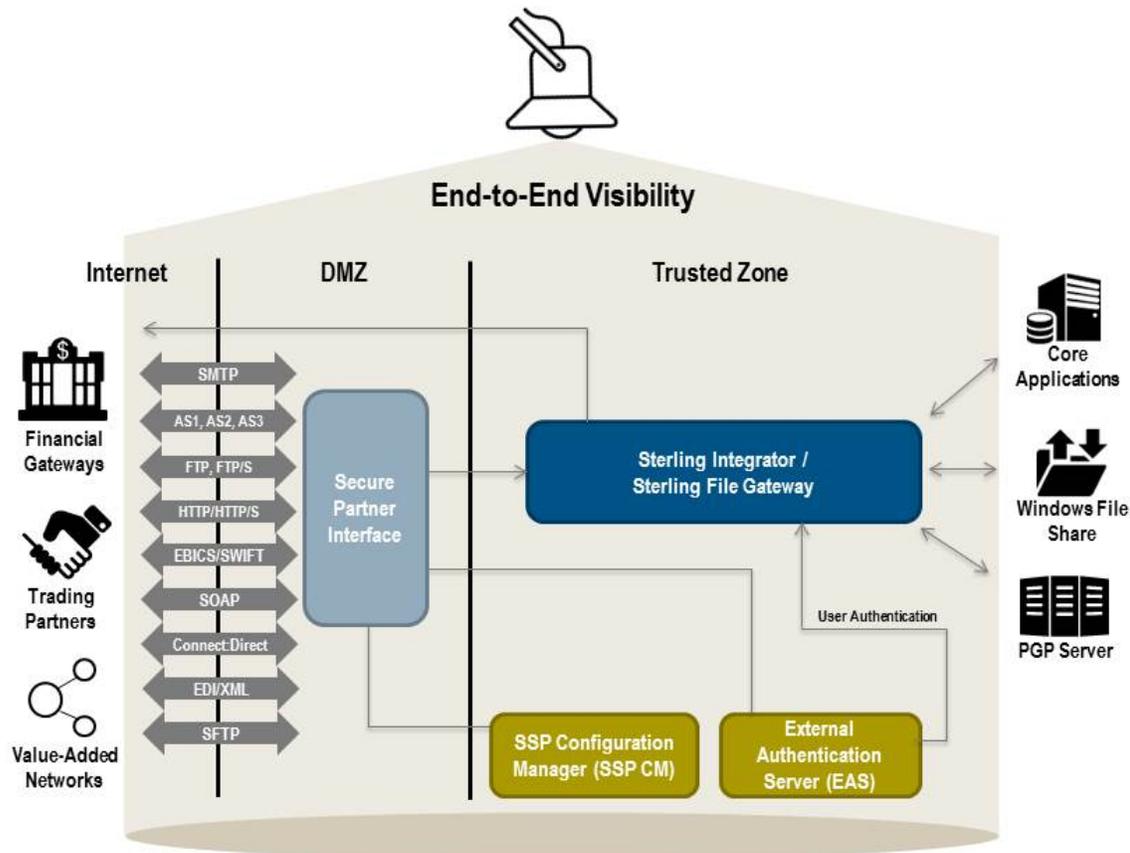
Several Leveraging Technology expert areas were involved in this managed file transfer (MFT) engagement, providing infrastructure design, project management and onboarding of new partners. Technology specialists in IBM Sterling Connect:Direct and IBM WebSphere Transformation Extender (WTX) were tapped to address unique integration needs and create custom solutions for given situations. This was done on an ad hoc basis and only when needed to minimize project cost.

The MFT solution incorporates technology and managed services:

- The software includes IBM's Sterling File Gateway, Sterling Connect:Direct, Sterling B2B Integrator, Sterling Control Center and WebSphere Transformation Extender, architected and implemented by Leveraging Technology.
- The bank tapped Leveraging Technology to provide 24 x 7 production support for problem resolution and documentation. Administrative services provided ongoing automation and scripting, deployment and monitoring of the MFT environment.
- In addition, the training and onboarding of new trading partners is continual and ongoing.

A complete architecture and infrastructure solution is in place to support all electronic document transfers rather than the multiple prior implementations, each of which required its own support services and inconsistent security protocol. The solution offers a full development and change lifecycle for new electronic file transfer implementations. It also provides improved and consistent data security with controls and metrics to monitor file movements.

MFT Infrastructure Solution



Operations

Multiple bank processing areas were addressed and streamlined during the project:

1. Conversion of data to and from other banks' systems during the acquisition and divestiture of branches. This included not just customer data but also legacy customer EDI transfers.
2. Onboarding of more than 500 external partners, which includes a discovery process and partner education managed by Leveraging Technology (ongoing).
3. Inclusion of internal trading partners, such as ACH, credit, marketing, print services, payroll, FICO and Equifax.
4. The setting up of file transfers to communicate with the bank's FIS Advanced Commercial Banking System (ACBS) to support business critical commercial loan processing and servicing.
5. Migration of item processing to updated software running in the vendor's environment. This required building new Connect:Direct nodes to support file transfers to/from the customer's data center.

Ongoing Benefits

The MFT solution continues to have far-reaching positive impacts on the bank's operations:

1. Automation freed IT staff to work on higher value, business-directed activities.

2. Control center application enabled internal operations groups to interface with environment for level one support issues.
3. The customer is saving an estimated 25%-50% in expense required to administer file transfers.
4. MFT automated and further enhanced high-volume transfers generated by a check image capture system.
5. On the business side, the bank offers trading partners a faster, more efficient process with higher service levels.
6. Proactive health check monitoring reduced downtime and impact on trading partners.
7. Self-service capabilities provided for business unit owners with notifications of critical file transfers.
8. The bank leveraged the solution to lower statement printing costs by transforming data for use by a lower-cost outside print vendor.
9. End-to-end visibility of the secure, governed, sustainable file transfer process.

Overall, Leveraging Technology made the implementation and management of this MFT system easy for the bank and its IT department. It supplied business consultant experts with B2B and banking industry knowledge who managed file transfer architecture, business requirements and software technology. Throughout, the Leveraging Technology team was the face of the bank, running the operation, handling transfers and managing communications with internal clients and trading partners. The result is a secure, successful, sustained MFT solution.

About Leveraging Technology

Leveraging Technology believes the best way to meet our clients' business challenges is with solid design sense that builds on the client's specific operating framework. We provide integration and enterprise architecture consulting services to a mix of industries across the entire IT lifecycle, while maintaining a perspective of the business strategy. Founded in 1998, Leveraging Technology removes complexity through creative design with a practical approach to customers' IT challenges.

Call us today for a free, no obligation consultation to brainstorm ways to solve your business and IT problems.

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